

Exhibit K

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Exhibit K -

Nakamoto Waiver Request

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Fax 866-421-8904

ATTN: Escrow Waiver Dept

May 9, 2011

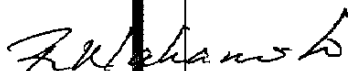
Subject: Escrow Waiver for 8297 Bull Mountain Circle, Elk Grove, CA 95758; Account
No. [REDACTED] 7783

References:

1. GMAC Mortgage letter, subject: Escrow Analysis, dated March 7, 2011
2. Telephone conversation with GMAC, same subject, dated May 9, 2011

Reference 1 indicated an expected deficiency with escrow for 2011 and an increase in monthly mortgage payments. Reference 2 clarified the increase and provided guidance regarding a request to transfer future escrow payments to the undersigned property owners. Per reference 2 the criteria for transfer is based on; (1) good credit standing and; (2) current escrow balance. GMAC verified that I am compliant with (1) and accordingly, attached is payment in the amount of \$1772.35 for May to satisfy (2).

In satisfaction of the above I am requesting transfer of future escrow payments consisting of property tax and insurance to the undersigned.



Ronald Nakamoto
Elaine Nakamoto

